

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-30193-JNP
Chapter: 7
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carmen Flores
aka Carmen J. Flores
3243 N. 47th Street
Pennsauken, NJ 08109

Social Security No.:
xxx-xx-2119

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after February 11, 2019 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 10, 2019
JAN: bed

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carmen Flores
 Debtor

Case No. 17-30193-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Jan 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2019.

db +Carmen Flores, 3243 N. 47th Street, Pennsauken, NJ 08109-2105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2019 00:56:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2019 00:56:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Carmen Flores aarcher@brennerlawoffice.com,
 bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
 Brad J. Spiller on behalf of Debtor Carmen Flores bankruptcy@brennerlawoffice.com,
 aarcher@brennerlawoffice.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
 summarymail@standingtrustee.com
 Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC
 jschwartz@mesterschwartz.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,
 mortoncraigecef@gmail.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 nj.bkecf@fedphe.com
 Sherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10